



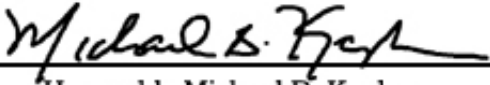
Order Filed on December 10, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Secured Creditor HSBC Bank USA, National Association, as trustee of J.P. Morgan Alternative Loan Trust 2006-A5	
In Re:	Case No.: 18-29722 MBK
Nicholas Anthony Gargiulo,	Adv. No.:
Debtor.	Hearing Date: 11/27/18 @ 10:00 a.m.
	Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 10, 2018**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Nicholas Anthony Gargiulo

Case No.: 18-29722 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor HSBC Bank USA, National Association, as trustee of J.P. Morgan Alternative Loan Trust 2006-A5, holder of a mortgage on real property located at 16 Pinewood Road, Howell, NJ 07731, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver, Esquire, attorney for Debtor, Nicholas Anthony Gargiulo, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 1) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make payments per the terms of the note, mortgage and notice of mortgage payment changes; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.